

**Information to identify the case:**

Debtor 1	<u>Jonathan J Rossell</u>	Social Security number or ITIN	<b>xxx-xx-6004</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>18-20739-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jonathan J Rossell

6/6/18

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Jonathan J Rossell  
 Debtor

Case No. 18-20739-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 16

Date Rcvd: Jun 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2018.

db +Jonathan J Rossell, 1104 Countryside Drive, Mc Kees Rocks, PA 15136-1228  
 14782631 Credit Protection Association, P.O. Box 80268, Dallas, TX 75380  
 14782632 +First National Bank, 1620 Dodge Street, Mail Stop Code 3290, Omaha, NE 68102-1593  
 14782634 +KML Law Group PC, BNY Mellon Independence Center, Suite 5000, 701 Market Street,  
 Philadelphia, PA 19106-1541  
 14782635 +Lending Club, 21 Stevenson, Suite 300, San Francisco, CA 94105-2706  
 14782636 +Melinda Jolley, 1187 Connellsville Road, Fayette City, PA 15438-1017  
 14782637 +PNC Bank Credit Card, P.O. Box 5570, Cleveland, OH 44101-0570  
 14782638 +VA Loan Center, 3333 North Central Avenue, Phoenix, AZ 85012-2436

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr +EDI: QNLCARDIELLO.COM Jun 07 2018 12:12:00 Natalie Lutz Cardiello, 107 Huron Drive,  
 Carnegie, PA 15106-1826

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 07 2018 02:05:30 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

14782628 +EDI: GMACFS.COM Jun 07 2018 12:10:00 Ally Financial, P.O. Box 380901,  
 Minneapolis, MN 55438-0901

14782629 EDI: BANKAMER.COM Jun 07 2018 12:14:00 Bank of America, P.O. Box 982235,  
 El Paso, TX 79998-2235

14782630 +EDI: CHASE.COM Jun 07 2018 12:13:00 Chase Card, P.O. Box 15298,  
 Wilmington, DE 19850-5298

14782633 +EDI: IRS.COM Jun 07 2018 12:15:00 Internal Revenue Service, Central Insolvency Operations,  
 P.O. Box 7346, Philadelphia, PA 19101-7346

14782639 +EDI: VAND.COM Jun 07 2018 12:11:00 Vanderbilt Mortgage, P.O. Box 9800,  
 Maryville, TN 37802-9800

14782640 +EDI: VERIZONCOMB.COM Jun 07 2018 12:26:00 Verizon, 500 Technology Drive, Suite 300,  
 Weldon Spring, MO 63304-2225

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Vanderbilt Mortgage and Finance, Inc.

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 08, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2018 at the address(es) listed below:

Christian M Rieger on behalf of Debtor Jonathan J Rossell criergerlaw@gmail.com,  
 chris@pauldanielslaw.com  
 James Warmbrodt on behalf of Creditor Vanderbilt Mortgage and Finance, Inc.  
 bkgroup@kmlawgroup.com  
 Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com  
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 4